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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Danielli, Gordon & Danielli,	Leslie		
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties) I, the attorney for the petitioner restant I have informed the petition chapter 7, 11, 12, or 13 of tittle explained the relief available un	if debtor is an individual imarily consumer debts.) mamed in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify he notice required by § 342(b) of the		
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and material of this is a joint petition:	•	ch a separate Exhibit D.)		
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.			
		is District for 180 days immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in	this District.		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resid (Check all app  Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	-		
(Name of landlord or less	or that obtained judgment)	·		
(Address of lar	ndlord or lessor)			
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos				
Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due de	uring the 30-day period after the		
☐ Debtor certifies that he/she has served the Landlord with this cer	fication. (11 U.S.C. § 362(I)).			

### Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Danielli, Gordon & Danielli, Leslie

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Hordon O. Denviell

Signature of Debtor

A Device of God

🔰 Gordon Danielli

Leslie Danielli

(530) 519-6278

Telephone Number (If not represented by attorney)

10-28-09

Signature of Attorney*

Signapare of Atterney for Debteries

Douglas B. Jacobs 084153 Douglas B. Jacobs Jacobs, Anderson, Potter and Chaplin 20 Independence Circle Chico, CA 95973 (530) 342-6144 Fax: (530) 342-6310

djacobs@jacobsanderson.com

Date
*In a case in which § 707(b)(4

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized	Individual	
Printed Name of Author	rized Individual	
Title of Authorized Indi	vidual	 

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- □ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

required by § 342(b) of the Bankruptcy Code.	otor's petition, hereby certify that I derivered to the debtor this hotice
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, repartner whose Social Security number is provided above.	esponsible person, or
Certificate (We), the debtor(s), affirm that I (we) have received and read the	e of the Debtor is notice.
Danielli, Gordon & Danielli, Leslie Printed Name(s) of Debtor(s)	X Nordon a. Daniell-19/28/17 Signature of Debtor Daniell
Case No. (if known)	x Listed Danulli 10-30-09 Signature of Joint Debtor (if any) Date

### United States Bankruptcy Court Eastern District of California

IN RE:	Case No
Danielli, Gordon	Chapter <b>7</b>
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S ST. WITH CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five statement do so, you are not eligible to file a bankruptcy case, and the court can of whatever filing fee you paid, and your creditors will be able to resume and you file another bankruptcy case later, you may be required to pay to stop creditors' collection activities.	lismiss any case you do file. If that happens, you will lose collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each one of the five statements below and attach any documents as directed.	ch spouse must complete and file a separate Exhibit D. Check
✓ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I rece the United States trustee or bankruptcy administrator that outlined the opp performing a related budget analysis, and I have a certificate from the agenc certificate and a copy of any debt repayment plan developed through the a	ortunities for available credit counseling and assisted me in y describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I rece the United States trustee or bankruptcy administrator that outlined the opp performing a related budget analysis, but I do not have a certificate from the a copy of a certificate from the agency describing the services provided to ye the agency no later than 15 days after your bankruptcy case is filed.	ortunities for available credit counseling and assisted me in agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved days from the time I made my request, and the following exigent circum requirement so I can file my bankruptcy case now. [Summarize exigent circum]	nstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the you file your bankruptcy petition and promptly file a certificate from the of any debt management plan developed through the agency. Failure to case. Any extension of the 30-day deadline can be granted only for causalso be dismissed if the court is not satisfied with your reasons for filicounseling briefing.	agency that provided the counseling, together with a copy fulfill these requirements may result in dismissal of your se and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because of: [Comotion for determination by the court.]	Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of realizing and making rational decisions with respect to financial respect to finan	
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impair participate in a credit counseling briefing in person, by telephone, of Active military duty in a military combat zone.</li> </ul>	
5. The United States trustee or bankruptcy administrator has determined does not apply in this district.	that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is tru	e and correct.
Signature of Debtory Hondon a Daniell.  Date: 1981/9	

Certificate Number: 01356-CAE-CC-008903568

### **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 4, 2009	, at	1:56	o'clock PM EST,
Gordon Danielli		received	from
Hummingbird Credit Counseling and Education	n, Inc.	***************************************	
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the
Eastern District of California	, aı	n individual [o	r group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet a	nd telephone	·
Date: November 4, 2009	Ву	/s/Amy Sloan	
	Name	Amy Sloan	
	Title	Certified Coun	selor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

### United States Bankruptcy Court Eastern District of California

IN RE:	Case No.
Danielli, Leslie	Chapter 7
Debtor(s)  EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF WITH CREDIT COUNSELING REQUIREM	
Warning: You must be able to check truthfully one of the five statements regarding cred do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case whatever filing fee you paid, and your creditors will be able to resume collection activity and you file another bankruptcy case later, you may be required to pay a second filing to stop creditors' collection activities.	edit counseling listed below. If you cannot you do file. If that happens, you will lose ties against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must come of the five statements below and attach any documents as directed.	omplete and file a separate Exhibit D. Check
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing fit the United States trustee or bankruptcy administrator that outlined the opportunities for average performing a related budget analysis, and I have a certificate from the agency describing the scertificate and a copy of any debt repayment plan developed through the agency.	ailable credit counseling and assisted me in
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing fit the United States trustee or bankruptcy administrator that outlined the opportunities for avaperforming a related budget analysis, but I do not have a certificate from the agency describing a copy of a certificate from the agency describing the services provided to you and a copy of the agency no later than 15 days after your bankruptcy case is filed.	nilable credit counseling and assisted me in ag the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved agency but was a days from the time I made my request, and the following exigent circumstances merit a requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the credit counsel you file your bankruptcy petition and promptly file a certificate from the agency that proof any debt management plan developed through the agency. Failure to fulfill these requase. Any extension of the 30-day deadline can be granted only for cause and is limited also be dismissed if the court is not satisfied with your reasons for filing your bankru counseling briefing.	vided the counseling, together with a copy uirements may result in dismissal of your to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because of: [Check the application for determination by the court.]	ible statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illnes of realizing and making rational decisions with respect to financial responsibilities.);	s or mental deficiency so as to be incapable
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent participate in a credit counseling briefing in person, by telephone, or through the Intelligible Active military duty in a military combat zone.</li> </ul>	
5. The United States trustee or bankruptcy administrator has determined that the credit codoes not apply in this district.	ounseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Vessel Panelle  Date: 10-30-09	

Certificate Number: 01356-CAE-CC-008903580

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 4, 2009	, at	1:57	_ o'clock <u>PM EST</u> ,	
Leslie Danielli		received	from	
Hummingbird Credit Counseling and Education	n, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit c	ounseling in the	
Eastern District of California	, aı	n individual [or	group] briefing that complied	
with the provisions of 11 U.S.C. §§ 109(h) and 111.				
A debt repayment plan was not prepared	If a d	lebt repayment p	olan was prepared, a copy of	
the debt repayment plan is attached to this c	ertificat	e.		
This counseling session was conducted by i	nternet a	nd telephone	·	
Date: November 4, 2009	Ву	/s/Amy Sloan		
	Name	Amy Sloan		
	Title	Certified Couns	elor	

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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B22A (Official Form 22A) (Chapter 7) (12/08)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re: Danielli, Gordon & Danielli, Leslie  Debtor(s)  Case Number:	<ul> <li>☐ The presumption arises</li> <li>✓ The presumption does not arise</li> <li>☐ The presumption is temporarily inapplicable.</li> </ul>

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1В	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.  I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this
es, 11	bankruptcy case was filed;
	OR
	b.  I am performing homeland defense activity for a period of at least 90 days /or/  I performed homeland defense activity for a period of at least 90 days, terminating on,  which is less than 540 days before this bankruptcy case was filed.

		Part II. CALCULATION	OF MONTH	LYINCC	ME FOR § 707(b)(7) E	XCLUSION	
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.						
	<ul> <li>a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>b. Married, not filing jointly, with declaration of separate households. By checking this be penalty of perjury: "My spouse and I are legally separated under applicable non-banks are living apart other than for the purpose of evading the requirements of § 707(b)(2)(Complete only Column A ("Debtor's Income") for Lines 3-11.</li> </ul>					ptcy law or my s	pouse and I
2	c. [	Married, not filing jointly, withou Column A ("Debtor's Income")	t the declaration	of separat	e households set out in Lines 3-11	e 2.b above. Con	nplete both
	d. 🔽	Married, filing jointly. Complete Lines 3-11.		_			come") for
	the mor	figures must reflect average monthly six calendar months prior to filing thath before the filing. If the amount of the divide the six-month total by six, a	e bankruptcy c f monthly incon	ase, ending ne varied d	on the last day of the aring the six months, you	Column A Debtor's Income	Column B Spouse's Income
3	Gro	ss wages, salary, tips, bonuses, ov	ertime, commi	ssions.		\$ 848.33	\$ 1,682.60
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.				f you operate more than vide details on an		
	a.	Gross receipts		\$			
	b.	Ordinary and necessary business	expenses	\$			
	c.	Business income		Subtract I	Line b from Line a	<b> </b>  \$	\$
	diffe	t and other real property income. erence in the appropriate column(s) include any part of the operating t V.	of Line 5. Do n	ot enter a n	umber less than zero. Do		
5	a.	Gross receipts		\$			
	b.	Ordinary and necessary operating	expenses	\$			
	c.	Rent and other real property income	me	Subtract I	Line b from Line a	\$	\$
6	Inte	rest, dividends, and royalties.				\$	\$
7	Pen	sion and retirement income.				\$	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.						\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	cla	nemployment compensation nimed to be a benefit under the cial Security Act	Debtor \$		Spouse \$	\$	\$

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B22A (	Official Form 22A) (Chapter 7) (12/08)					
10	Income from all other sources. Specify source and amount. If necessary, list ad sources on a separate page. Do not include alimony or separate maintenance paid by your spouse if Column B is completed, but include all other paymen alimony or separate maintenance. Do not include any benefits received under the Security Act or payments received as a victim of a war crime, crime against human a victim of international or domestic terrorism.					
	a. \$					
	b.   \$					
	Total and enter on Line 10		\$	\$		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in 0 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the to		\$ 848.33	\$	1,682.60	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been comple Line 11, Column A to Line 11, Column B, and enter the total. If Column B has no completed, enter the amount from Line 11, Column A.		\$		2,530.93	
2 M. P.	Part III. APPLICATION OF § 707(B)(7) EXC	LUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from 12 and enter the result.	om Line 12 b	y the number	\$	30,371.16	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: California b. Enter deb	tor's househ	old size: 2	\$	65,097.00	
15	The amount on Line 13 is less than or equal to the amount on Line 14. C not arise" at the top of page 1 of this statement, and complete Part VIII; do not arise amount on Line 13 is more than the amount on Line 14. Complete the Complete Parts IV, V, VI, and VII of this statement only if	ot complete le remaining	Parts IV, V, VI, parts of this state	or V	II.	
	Part IV. CALCULATION OF CURRENT MONTHLY INC	OME FOR	2 § 707(b)(2)			
16	Enter the amount from Line 12.			\$		
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a. ·	\$				
	b.	\$				
	[ c. ]	\$				
	Total and enter on Line 17.			\$		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and er	nter the resul	t.	\$		
	Part V. CALCULATION OF DEDUCTIONS FRO	M INCOM	Œ			
	Subpart A: Deductions under Standards of the Internal Rev	enue Servic	e (IRS)			
19A	National Standards: food, clothing and other items. Enter in Line 19A the "To National Standards for Food, Clothing and Other Items for the applicable househ is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	otal" amount old size. (Th	is information	\$		

B22A	Official	Form	22A)	(Chapter 7)	(12/08)
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National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for 19B household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Household members under 65 years of age Household members 65 years of age or older Allowance per member a2. Allowance per member b1. Number of members b2. Number of members Subtotal c2. c1. Subtotal \$ Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing 20A and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 Net mortgage/rental expense Subtract Line b from Line a Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22A  $\square 0 \square 1 \square 2$  or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an 22B additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.)

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	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
		2 or more.				
23	Trans	r, in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the babtal of the Average Monthly Payments for any debts secured by Vehic act Line b from Line a and enter the result in Line 23. <b>Do not enter a</b>	ankruptcy court); enter in Line b le 1, as stated in Line 42;			
		IRS Transportation Standards, Ownership Costs	\$			
	a.		Ф			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$		
		Il Standards: transportation ownership/lease expense; Vehicle 2. (ked the "2 or more" Box in Line 23.	Complete this Line only if you			
24	Trans	r, in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the batal of the Average Monthly Payments for any debts secured by Vehic act Line b from Line a and enter the result in Line 24. <b>Do not enter a</b>	ankruptcy court); enter in Line b le 2, as stated in Line 42;			
24	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.					
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
27	for te	er Necessary Expenses: life insurance. Enter total average monthly perm life insurance for yourself. Do not include premiums for insurance le life or for any other form of insurance.		\$		
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.					
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
33	_	l Expenses Allowed under IRS Standards. Enter the total of Lines	19 through 32.	\$		
				I .		

B22A (Official Form 22A) (Chapter 7) (12/08)

			dditional Living Expense Deductions ny expenses that you have listed in Lines 19-32		
	expe		Health Savings Account Expenses. List the monthly elow that are reasonably necessary for yourself, your		
	a.	Health Insurance	\$		
	b.	Disability Insurance	\$		
34	c.	Health Savings Account	\$		
	Tota	l and enter on Line 34	•	\$	
		ou do not actually expend this total amo pace below:	unt, state your actual total average monthly expenditures in		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.				
38	you a	actually incur, not to exceed \$137.50 per or ndary school by your dependent children l	less than 18. Enter the total average monthly expenses that child, for attendance at a private or public elementary or less than 18 years of age. You must provide your case expenses, and you must explain why the amount claimed accounted for in the IRS Standards.	\$	
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				
40			ne amount that you will continue to contribute in the form of ganization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$	
41	Tota	al Additional Expense Deductions under	§ 707(b). Enter the total of Lines 34 through 40	\$	

Name of Creditor	you o Payn the to follo	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
Description   S   yes   no   Total: Add lines a, b and c.   S   Total: Add lines a, b and c.   S   S   Yes   No   S   Yes   Yes   No   S   Yes   Yes   No   S   Yes   Yes   Yes   Yes   Yes   No   Yes   Yes   Yes   Yes   No   Yes   Yes		Name of Creditor	Property	Securing the Debt	Monthly	include taxes or		
C.   S   yes   no	a.				\$	☐ yes ☐ no		
Total: Add lines a, b and c.    Cher payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor	b.		1		\$	☐ yes ☐ no		
Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor	c.				\$	☐ yes ☐ no		
Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor				Total: Ad	d lines a, b and c.	· <del></del>	\ \\$	
a.   \$   \$   \$   \$   \$   \$   \$   \$   \$	cure forec	amount would include any sur closure. List and total any such	ns in default	that must be paid in	order to avoid repos	ssession or itional entries on a		
b.	.	Name of Creditor		Property Securing t	he Debt	1		
C. Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.  Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.  a. Projected average monthly chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  c. Average monthly administrative expense of chapter 13  Total: Multiply Lines a and b  \$  Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	a.					\$		
Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.  Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.  a. Projected average monthly chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  C. Average monthly administrative expense of chapter 13  Total: Multiply Lines a and b  Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	b.					\$		
Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.  Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.  a. Projected average monthly chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States  Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  c. Average monthly administrative expense of chapter 13  Total: Multiply Lines a and b  \$  Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	c.						RAME SIGNAL SIGN	
such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.  Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.  a. Projected average monthly chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  C. Average monthly administrative expense of chapter 13  Total: Multiply Lines a and b  \$  Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					Total: Ac	ld lines a, b and c.	\$	
following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.  a. Projected average monthly chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  c. Average monthly administrative expense of chapter 13  Total: Multiply Lines a and b  \$  Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	such	as priority tax, child support a	and alimony	claims, for which you	were liable at the t	ime of your	\$	
b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  c. Average monthly administrative expense of chapter 13	follo	owing chart, multiply the amou						
schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  C. Average monthly administrative expense of chapter 13 Case  Total: Multiply Lines a and b  \$  Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	a.	Projected average monthly of	hapter 13 pla	an payment.	\$			
Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.  \$	11.	schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy						
	b.	www.usdoj.gov/ust/ or from		the bankruptcy	X			
Subpart D: Total Deductions from Income		www.usdoj.gov/ust/ or from court.)  Average monthly administra	the clerk of		Total: Multiply Lin	nes a	\$	
	c.	www.usdoj.gov/ust/ or from court.)  Average monthly administra case	the clerk of	of chapter 13	Total: Multiply Linand b	nes a		

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322A (	Official Form 22A) (Chapter 7) (12/08)							
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION							
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$					
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the re-	esult.	\$					
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number enter the result.	er 60 and	\$					
	Initial presumption determination. Check the applicable box and proceed as directed.							
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not this statement, and complete the verification in Part VIII. Do not complete the remainder of		top of page 1 of					
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presump 1 of this statement, and complete the verification in Part VIII. You may also complete Part remainder of Part VI.							
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the rem though 55).	ainder of Par	t VI (Lines 53					
53	Enter the amount of your total non-priority unsecured debt		\$					
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and ent result.	er the	\$					
	Secondary presumption determination. Check the applicable box and proceed as directed.	·						
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The pres the top of page 1 of this statement, and complete the verification in Part VIII.	umption does	s not arise" at					
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the bearises" at the top of page 1 of this statement, and complete the verification in Part VIII. You VII.							
	Part VII. ADDITIONAL EXPENSE CLAIMS							
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that and welfare of you and your family and that you contend should be an additional deduction from income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All average monthly expense for each item. Total the expenses.	n your curren	t monthly					
	Expense Description	Monthly A	mount					
56	a.	\$						
	b.	\$						
	c.	\$						
	Total: Add Lines a, b and c	\$						
	Part VIII. VERIFICATION							
57	I declare under penalty of perjury that the information provided in this statement is true and corboth debtors must sign.)  Date: 10-28-09  Signature: Macha Clamell.	rect. (If this a	ı joint case,					
	Date: 10-28-09 Signature: Signatu							

### United States Bankruptcy Court Eastern District of California

IN RE:	Case No.
Danielli, Gordon & Danielli, Leslie	Chapter 7
Debtor(s)	

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 146,000.00		
B - Personal Property	Yes	3	\$ 15,775.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 228,181.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 152,534.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,347.16
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,502.00
	TOTAL	15	\$ 161,775.00	\$ 380,715.50	

### United States Bankruptcy Court Eastern District of California

IN RE:	Core No.
IN RE:	Case No.
Danielli, Gordon & Danielli, Leslie	Chapter 7
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIABILIT	TES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debts 101(8)), filing a case under chapter 7, 11 or 13, you must report all information of the control o	
Check this box if you are an individual debtor whose debts are NOT information here.	primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 15	9.
Summarize the following types of liabilities, as reported in the Sched	ules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,347.16
Average Expenses (from Schedule J, Line 18)	\$ 3,502.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,530.93

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 82,181.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 152,534.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 234,715.50

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(If known)

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### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence located at: 5590 Foland Rd. Paradise, CA		С	146,000.00	228,181.00
			!	
			·	

TOTAL

146,000.00

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(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Debtor(s)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and		Checking Account Chase Bank Account NO. 0663	H	0.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings/Checking Account Bank of the West Account NO. 9475	W	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х			
4.	include audio, video, and computer equipment.		Household goods and furnishings	С	1,800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			,
6.	Wearing apparel.		Clothing	С	500.00
7.	Furs and jewelry.		Wedding set	С	1,350.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			·
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement Account	С	6,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X		**************************************	
14.	Interests in partnerships or joint ventures. Itemize.	X			
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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				ZT,	***************************************
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X	•		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1987 Chevrolet Suburban	С	1,000.00
	other vehicles and accessories.		1990 Nissan Sentra	С	1,000.00
			2000 Honda Accord	С	2,925.00
26.	Boats, motors, and accessories.	Х			
1	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	Х			
	Machinery, fixtures, equipment, and supplies used in business.		Tools	С	1,000.00
1	Inventory.	X			
31.	Animals.	X			
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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TOTAL  TO						
33. Farming equipment and implements. 24. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  X X	•		N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY
33. Farming equipment and implements. 24. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  X X	32.	Crops - growing or harvested. Give	Х			****
35. Other personal property of any kind not all ready listed. Hemize.	33.	Farming equipment and implements.				
not already listed. Itemize.						
	35.	Other personal property of any kind not already listed. Itemize.	<b>X</b>			
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### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	elects	the	exemptions	to	which	debtor	is	entitled	under
(Check or	ne box)								

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTIN EXEMPTIONS
CHEDULE B - PERSONAL PROPERTY			:
avings/Checking Account ank of the West ccount NO. 9475	CCCP § 703.140(b)(5)	200.00	200.
ousehold goods and furnishings	CCCP § 703.140(b)(3)	1,800.00	1,800.
lothing	CCCP § 703.140(b)(3)	500.00	500.
/edding set	CCCP § 703.140(b)(4)	1,350.00	1,350.
etirement Account	CCCP § 703.140(b)(10)(E)	6,000.00	6,000
87 Chevrolet Suburban	CCCP § 703.140(b)(5)	1,000.00	1,000
90 Nissan Sentra	CCCP § 703.140(b)(5)	1,000.00	1,000
000 Honda Accord	CCCP § 703.140(b)(2)	2,925.00	2,925
pols	CCCP § 703.140(b)(6)	1,000.00	1,000
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Schedules.)

Summary of Certain Liabilities and Related

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED. NATURE OF LIEN. AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6612	T	С	Residence	T	T		228,181.00	82,181.00
Washington Mutual PO Box 44118 Jacksonville, FL 32231-4118								
ACCOUNT NO.	_		VALUE \$ 146,000.00					
Account No.								
and the second s	L		VALUE \$	_				
ACCOUNT NO.	4							
			. ,					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
0 continuation sheets attached	•	•	(Total of the	is j		e)	\$ 228,181.00	\$ 82,181.00
			(Use only on la		Tot pag		\$ 228,181.00	\$ 82,181.00
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0 continuation sheets attached

IN RE Danielli, Gordon & Danielli, Leslie	Case No.
Debtor(s)	(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority

liste	d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4600		С	charge account	T	П		
At&T Universal PO Box 6940 The Lakes, NV 88901-6940							27.049.00
ACCOUNT NO. 1658		С	Medical Debt	H	Н	┢	27,948.00
Butte County Credit Bureau 310 Flume Street Chico, CA 95928-5429			Francis McDermott MD				
ACCOUNT NO AAFE		С	charge account	ŀ	H	┝	200.00
Capital One PO Box 60599 City Of Industry, CA 91716			charge account				10,087.00
ACCOUNT NO. 8850	+	С	medical debt	T	Г		,
Chico Immediate Care 376 Valombrosa Chico, CA 95926							72.00
<u> </u>	L_		I	 Sub	tot:	⊥ al	73.00
3 continuation sheets attached			(Total of th				\$ 38,308.00
			(Use only on last page of the completed Schedule F. Repor		Tota		
			the Summary of Schedules and, if applicable, on the S	tatis	stica	al	
			Summary of Certain Liabilities and Relate	d D	ata	i.)	<b> \$</b>

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		- (	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	T		Assignee or other notification for:	$\dashv$	$\dashv$		
Butte County Credit Bureau 310 Flume Street Chico, CA 95928	<b>-</b>		Chico Immediate Care				
ACCOUNT NO. 4606		С	charge account				
Discover PO Box 6103 Carol Stream, IL 60197-6103							2 042 00
ACCOUNT NO. 1996	H	С	charge account				3,942.00
Discover PO Box 6103 Carol Stream, IL 60197-6103							9,222.00
ACCOUNT NO. 9099	T	С	medical debt		$\dashv$		0,222.00
Feather River Hospital PO Box 67700 Paradise, CA 95969	_		·	-			
ACCOUNT NO. 0236	$\vdash$	С	medical debt		$\dashv$	$\dashv$	222.00
Feather River Hospital PO Box 67700 Paradise, CA 95969			medical dest				
ACCOUNT NO. 0331	-	С	medical debt	_	-	-	211.00
First Responder RMS Inc. PO Box 24 Chico, CA 95927			medical debt				
ACCOUNT NO. 4614	H	С	charge account		$\dashv$		776.83
HSBC PO Box 98706 Las Vegas, NV 89193							
		<u> </u>				Ц	6,763.88
Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Subt is pa			\$ 21,137.71
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	also atist	tica	n al	\$ ·

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		- (	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		Assignee or other notification for:	<u> </u>		Н	
Mark D. Walsh Esq. Legal Recovery Law Offices, Inc. 5030 Camino De La Siesta Ste. 340 San Diego, CA 92108			нѕвс				
ACCOUNT NO. 0235	T	С	charge account	П			,
JC Pennys PO Box 960090 Orlando, FL 32896							
	<u> </u>						3,464.00
ACCOUNT NO. 0001  L. Kenneth Clifford 5910 Clark Rd. Paradise, CA 95969		С	medical debt				686.00
ACCOUNT NO. 0324		С	charge account				000.00
Lowe's PO Box 530914 Atlanta, GA 34678							
ACCOUNT NO.	$\vdash$		Assignee or other notification for:		_		644.00
Zwicker & Assocites, P.C. PO Box 101145 Birmingham, AL 35210-6145	***************************************		Lowe's				
ACCOUNT NO. 7103	-	С	medical debt	$\vdash$			
Pathology Sciences 183 East 8th Ave. Chico, CA 95926-2341							
ACCOUNT NO.			Assignee or other notification for:	H		H	88.00
Butte County Credit Bureau 310 Flume Street Chico, CA 95928			Pathology Sciences	***************************************			·
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<b></b>	<u> </u>	(Total of th	Sub is p			s 4,882.00
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als: atis	ota o o tica	al n al	\$

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		,	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8074		С	charge account	H	$\neg$		
Radio Shack Credit Processing Center Des Moines, IA 50364-0001							107.00
ACCOUNT NO. 7304		С	charge account	Н			107.00
Retail Services PO Box 60148 City Of Industry, CA 91716-0148	-		onarge associate			:	1,682.00
ACCOUNT NO. 4614		С	charge account	Н	$\dashv$		1,002.00
UFCW Mastercard PO Box 60102 City Of Industry, CA 91716-0102							7,326.00
ACCOUNT NO. 9687		С	charge account	H			1,020.00
Wells Fargo Bank PO Box 30086 Los Angeles, CA 90030							
LOGGLINE VIO. 4000		С			_	4	882.00
Wells Fargo Bank PO Box 10347 Des Moines, IA 50306	,		charge account	,			22.252.22
ACCOUNT NO. 4042		С	charge account		-	$\dashv$	20,950.00
Wells Fargo Bank PO Box 348750 Sacramento, CA 95834	600	)	· ·				26 620 00
ACCOUNT NO. 4464		С	claim assignee for Citibank	H	-	+	26,638.00
Weltman, Weinberg & Reis Co. 323 W. Lakeside Ave Ste. 200 Cleveland, OH 44113-1009			accigned to ordinating				20 624 70
Sheet no. 3 of 3 continuation sheets attached to	لـــا		L	L L Subt	tota	1	30,621.79
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Stammary of Certain Liabilities and Relate	is pa T also atist	age ota o o tica	il n	\$ 88,206.79 \$ 152,534.50

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### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
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### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

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### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current

Debtor's Marital Status	•	DEPENDENTS OF DEBTOR AND SPOUSE						
Married		RELATIONSHIP(S):				AGE(S)	•	
EMPLOYMENT:		DEBTOR		********	SPOUSE	<u> </u>		
Occupation Name of Employer How long employed Address of Employer	Self Employe 12 years 5590 Foland Paradise, CA	= ====	Seafood Clerk Safeway 9 years East Ave. Chico, CA	-				
			TANKA SANA		-, -, -, -, -, -, -, -, -, -, -, -, -, -		***************************************	
		r projected monthly income at time	•		DEBTOR		SPOUSE	
<ol> <li>Current monthly</li> <li>Estimated month</li> </ol>		alary, and commissions (prorate if	not paid monthly)	\$ \$	848.33	\$ \$	1,822.82	
3. SUBTOTAL				\$	848.33	\$	1,822.82	
<ol> <li>LESS PAYROL</li> <li>a. Payroll taxes a</li> <li>b. Insurance</li> </ol>	-	-		\$		\$	183.68	
c. Union dues				\$		\$	49.18	
d. Other (specify)	401K			\$		\$	91.13	
	<u></u>					\$		
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	0.00	\$	323.99	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	848.33	\$	1,498.83	
7. Regular income	from operation	of business or profession or farm (	attach detailed statement)			\$		
Income from real property			\$	***************************************	<b>D</b>	***************************************		

7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ \$
8. Income from real property	\$ \$
9. Interest and dividends	\$ \$

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or \$ ______ \$ ____ that of dependents listed above 11. Social Security or other government assistance (Specify)

12. Pension or retirement income	\$		\$ \$
13. Other monthly income	Ψ		
(Specify)	\$		\$
	\$		\$
	\$	9	\$

### 14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 	\$
\$ 848.33	\$ 1,498.83

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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SCHEDULE J - CU	RRENT EXPENDITIR	RES OF INDIVIDUAL DEBTO	)D(S)
DCHEDOLE 9 - CO		TO OF INDIVIDUAL DEBI	JKISI

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

Check this box if	a joint petition	is filed and	debtor's spouse	maintains	a separate	household.	Complete a	a separate	schedule	of
expenditures labeled "	Spouse."						-	•		

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No	\$	1,477.00
b. Is property insurance included? Yes No No		
	_	
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	65.00
c. Telephone	\$	150.00
d. Other <b>Garbage</b>	\$	30.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	80.00
b. Life	\$	
c. Health	\$	
d. Auto	\$	100.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify) Property Taxes	¢ ,	75.00
		7 3.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Ψ	
a. Auto	Ç	
b. Other	Φ	
	Ф	
14. Alimony, maintenance, and support paid to others	Φ	
15. Payments for support of additional dependents not living at your home	Φ	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	Φ	
	ð	***************************************
	\$	***************************************
	\$	
	\$	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedul	e I
h Average monthly expenses from Line 18 above	

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 3,502.00 \$ -1,154.84

3,502.00

c. Monthly net income (a. minus b.)

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### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	re under penalty of perjury that I do correct to the best of my knowl	•	-	schedules, consist	ting of17	sheets, and that they are
	10-28-09	Signature:	nder A	Danielle	1/-	
Date:	10-30-08	Gordon Signature:	Danielli OALO	m. all.		Debtor
Date.		Leslie D	anielli		[If joint case,	(Joint Debtor, if any) both spouses must sign.]
	DECLARATION AND SIGNAT	URE OF NON-ATTOR	NEY BANKRUPT	CY PETITION PE	REPARER (See 1	1 U.S.C. § 110)
comper and 342 bankru	re under penalty of perjury that: (1) is ation and have provided the debtor (2 (b); and, (3) if rules or guidelines lotey petition preparers, I have given the from the debtor, as required by that	with a copy of this docu nave been promulgated ne debtor notice of the m	ment and the notice pursuant to 11 U.S	es and information a.C. § 110(h) setting	required under 1 g a maximum fee	I U.S.C. §§ 110(b), 110(h), for services chargeable by
If the b	or Typed Name and Title, if any, of Bankm ankruptcy petition preparer is not a sible person, or partner who signs the	n individual, state the r	name, title (if any),		•	quired by 11 U.S.C. § 110.) er of the officer, principal,
Address						
Signatur	e of Bankruptcy Petition Preparer			 Date	e	
	and Social Security numbers of all oth nindividual:	ner individuals who prep	pared or assisted in p	preparing this docu	ment, unless the b	eankruptcy petition preparer
If more	than one person prepared this docu	nent, attach additional	signed sheets confo	orming to the appro	opriate Official F	form for each person.
	ruptcy petition preparer's failure to conment or both. 11 U.S.C. § 110; 18		n of title 11 and the	e Federal Rules of .	Bankruptcy Proc	edure may result in fines or
	DECLARATION UNDER F	ENALTY OF PERJU	JRY ON BEHAL	F OF CORPORA	ATION OR PA	RTNERSHIP
I, the		(1	the president or o	ther officer or an	authorized age	nt of the corporation or a
(corpo	er or an authorized agent of the paration or partnership) named as dules, consisting of sheed edge, information, and belief.	ebtor in this case, de-	clare under penal	ty of perjury that $(I)$ , and that the	I have read the y are true and o	foregoing summary and correct to the best of my
Date:		Signature:			-	
		***************************************			(Print or type rema	of individual signing on behalf of debtor)
					or type name	

### **United States Bankruptcy Court Eastern District of California**

Debtor(s)	Chapter 7
Debtor(s)	
STATEMENT OF FINA	NCIAL AFFAIRS
r 12 or chapter 13, a married debtor I a joint petition is not filed. An inc I provide the information requested ifers and the like to minor children	on may file a single statement on which the information for both spouses must furnish information for both spouses whether or not a joint petition dividual debtor engaged in business as a sole proprietor, partner, family on this statement concerning all such activities as well as the individual's, state the child's initials and the name and address of the child's parent see the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
ı is "None," mark the box labeled	been in business, as defined below, also must complete Questions 19 - d "None." If additional space is needed for the answer to any question, mber (if known), and the number of the question.
DEFINITIO	DNS
or has been, within six years immed owner of 5 percent or more of the veself-employed full-time or part-times, or other activity, other than as an exist not limited to: relatives of the decrease in control; officers, directors,	tor is a corporation or partnership. An individual debtor is "in business" iately preceding the filing of this bankruptcy case, any of the following: oting or equity securities of a corporation; a partner, other than a limited e. An individual debtor also may be "in business" for the purpose of this employee, to supplement income from the debtor's primary employment. ebtor; general partners of the debtor and their relatives; corporations of and any owner of 5 percent or more of the voting or equity securities of ch affiliates; any managing agent of the debtor. 11 U.S.C. § 101.
of business	
e debtor has received from employs an employee or in independent tragross amounts received during that records on the basis of a fiscal stor's fiscal year.) If a joint petition	ment, trade, or profession, or from operation of the debtor's business, and or business, from the beginning of this calendar year to the date this e <b>two years</b> immediately preceding this calendar year. (A debtor that rather than a calendar year may report fiscal year income. Identify the is filed, state income for each spouse separately. (Married debtors filing per or not a joint petition is filed, unless the spouses are separated and a
self employment (debtor)	
lebtor)	
employment (codebtor)	
operation of business	
e commencement of this case. Giv der chapter 12 or chapter 13 must st	oyment, trade, profession, operation of the debtor's business during the re particulars. If a joint petition is filed, state income for each spouse ate income for each spouse whether or not a joint petition is filed, unless
apted and hould trans d, by by a sestion r is of coordinate the nancine the nancine debt of the must set of the coordinate of the nancine debt of the coordinate of the coordi	sapter 12 or chapter 13, a married debtor d and a joint petition is not filed. An inchould provide the information requested transfers and the like to minor children d, by John Doe, guardian." Do not disclose by all debtors. Debtors that are or have estion is "None," mark the box labeled identified with the case name, case number of the purpose of this form if the debris or has been, within six years immed to or or self-employed full-time or part-time siness, or other activity, other than as an established to be debtor and insiders of sufficients of the debtor and insiders of sufficients and employee or in independent transfer as an employee or in inde

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	is filed, unless the spouses are separated and a joint petition is not filed.)					
None	c. 111 debio10. East an payments made warm one jear immediately proceding the commencement of this case to or for the centerior					
4. Su	uits and administrative proceedings, executions, garnishments and attach	ments				
None	a. List all suits and administrative proceedings to which the debtor is or value bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 m not a joint petition is filed, unless the spouses are separated and a joint pet	ust include information concerning ei				
AND HSB B. Da	O CASE NUMBER NATURE OF PROCEEDING  BC Bank of Nevada vs. Leslie Breach of Contract  Danielli	COURT OR AGENCY AND LOCATION Butte County Superior Court 655 Oleander Ave. Chico, CA	STATUS OR DISPOSITION			
None	b. Describe all property that has been attached, garnished or seized under a the commencement of this case. (Married debtors filing under chapter 12 or both spouses whether or not a joint petition is filed, unless the spouses	or chapter 13 must include information	n concerning property of either			
5. Re	epossessions, foreclosures and returns					
None	List an property that has occur repossessed by a creation, sold at a reference	his case. (Married debtors filing unde	r chapter 12 or chapter 13 must			
6. As	ssignments and receiverships					
None	_ a. Describe any accignment of property for the content of electrons made in					
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
7. Gi	iifts					
None	_ bist an girts of character contributions made within one year immediatory	amily member and charitable contribunclude gifts or contributions by either	tions aggregating less than \$100			
8. Lo	osses					
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> commencement of this case. (Married debtors filing under chapter 12 or case a joint petition is filed, unless the spouses are separated and a joint petition.)	hapter 13 must include losses by eithe				
9. Pa	ayments related to debt counseling or bankruptcy					
None	<ul> <li>List all payments made or property transferred by or on behalf of the debtor</li> <li>consolidation, relief under bankruptcy law or preparation of a petition in batof this case.</li> </ul>					

None b. Debtor whose debts are not primarily consumer debts. List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition

NAME AND ADDRESS OF PAYEE Douglas B. Jacobs 20 Independence Circle Chico, CA 95973

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **September 2009** 

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,500.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME Danielli's <b>I</b> pholstery	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS 5590 Foland Rd. Paradise, CA 95969	NATURE OF BUSINESS <b>Upholstery</b>	BEGINNING AI ENDING DATE <b>1996 - present</b>
None b. Identify any business lis	ted in response to subdivision a., a	above, that is "single asset real	estate" as defined in 11 U.	S.C. § 101.
5 percent of the voting or equity s in a trade, profession, or other act	he commencement of this case, any securities of a corporation; a partne	y of the following: an officer, er, other than a limited partner,	director, managing executiv , of a partnership, a sole pro	re, or owner of more prietor, or self-emplo
six years immediately preceding to 5 percent of the voting or equity s in a trade, profession, or other act (An individual or joint debtor sho	he commencement of this case, any securities of a corporation; a partner tivity, either full- or part-time.  uld complete this portion of the star commencement of this case. A detail.	y of the following: an officer, or, other than a limited partner, other than a limited partner, attement only if the debtor is or attempts.	director, managing executive, of a partnership, a sole pro has been in business, as defi	re, or owner of more prietor, or self-emplo
six years immediately preceding to 5 percent of the voting or equity s in a trade, profession, or other act (An individual or joint debtor sho years immediately preceding the signature page.)  19. Books, records and financia  None a. List all bookkeepers and	he commencement of this case, any securities of a corporation; a partner tivity, either full- or part-time.  uld complete this portion of the star commencement of this case. A detail.	y of the following: an officer, or, other than a limited partner, atement only if the debtor is or about who has not been in busing	director, managing executive, of a partnership, a sole proceed a partnership, a sole proceed as the partnership, as definess within those six years	re, or owner of more prietor, or self-emploined above, within the should go directly to
six years immediately preceding to 5 percent of the voting or equity s in a trade, profession, or other act (An individual or joint debtor sho years immediately preceding the signature page.)  19. Books, records and financia  None a. List all bookkeepers and	he commencement of this case, and securities of a corporation; a partner tivity, either full- or part-time.  uld complete this portion of the state commencement of this case. A detail at a commencement of this case and a countants who within the two years and records of the debtor.	y of the following: an officer, or, other than a limited partner, atement only if the debtor is or about who has not been in busing	director, managing executive, of a partnership, a sole proceed a partnership, a sole proceed as the partnership, as definess within those six years	e, or owner of more prietor, or self-empl ined above, within the should go directly to

within the two years immediately preceding the commencement of the case by the debtor.

18. Nature, location and name of business

None

20. Inventories

DATE OF INVENTORY

dollar amount and basis of each inventory.

preceding the commencement of this case.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market, or other basis)

is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the

INVENTORY SUPERVISOR

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<b>1</b>	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
21. C	Current Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
22. F	ormer partners, officers, directors and shareholders
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.
23. V	Vithdrawals from a partnership or distributions by a corporation
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.
24. T	ax Consolidation Group
None	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.
25. P	Pension Funds.
None	If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within <b>six years</b> immediately preceding the commencement of the case.
[If co	ompleted by an individual or individual and spouse]
	clare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments eto and that they are true and correct.
Date	: 10-28-09 Signature Gordon Connectle.
Date	Signature of Debtor Signature Signat
	of Joint Debtor Leslie Danielli (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

0 continuation pages attached

# United States Bankruptcy Court Eastern District of California

IN RE:			Case No.	
Danielli, Gordon & Danielli, Leslie		Chapter 7		
	Debtor(s)			
	INDIVIDUAL DEBTO			
PART A – Debts secured by property of estate. Attach additional pages if neces		fully completed for <b>EAC</b>	<b>H</b> debt which is secured by property of the	
Property No. 1				
Creditor's Name:		Describe Property Sec	euring Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (c)  Redeem the property  Reaffirm the debt	check at least one):			
Other. Explain		(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claim	med as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property Sec	curing Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (a) Redeem the property Reaffirm the debt Other. Explain	check at least one):	(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).	
Property is <i>(check one)</i> :  Claimed as exempt Not claim	med as exempt			
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three co	olumns of Part B must be	completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased I	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased 1	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
continuation sheets attached (if an	ny)			
I declare under penalty of perjury the personal property subject to an unex		ntention as to any prop	erty of my estate securing a debt and/or	
Date: 10-28-09	- //	A Ocincell	2	
	Signature of Debtor	Alivelle Davelle		

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#### United States Bankruptcy Court Eastern District of California

IIN	IN RE:	No	
Da	Danielli, Gordon & Danielli, Leslie Chapt	ter <b>7</b>	
	Debtor(s)		
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR	DEBTOR	
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debto one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered of or in connection with the bankruptcy case is as follows:	or(s) and that compensation ped on behalf of the debtor(s)	paid to me within in contemplation
	For legal services, I have agreed to accept	\$	1,500.00
	Prior to the filing of this statement I have received		1,500.00
	Balance Due	\$	0.00
2.	2. The source of the compensation paid to me was: Debtor Other (specify):		
3.	3. The source of compensation to be paid to me is:  Debtor  Other (specify):		
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and ass	sociates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associatogether with a list of the names of the people sharing in the compensation, is attached.	ites of my law firm. A copy of	of the agreement,
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, includin	ng:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petiti</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings there</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> </ul>	• • •	
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services:		
			•
	CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of	of the debtor(s) in this bankru	ptcy
p	proceeding.		
	11/4/09 Pargles & hart		
	Date  Douglas B. Jacobs 084153  Douglas B. Jacobs  Jacobs, Anderson, Potter and Chaplin 20 Independence Circle Chico, CA 95973  (530) 342-6144 Fax: (530) 342-6310		

Kimberly Higby Broker P.O. Box 7147 Chico, Ca 95927 315 Wall Street #13 Chico, Ca 95928 (530) 893-HOME (4663) Office (530) 682-1668 Cell (530) 869-5533 Fax chicorem@gmail.com

November 11, 2008

Doug Jacobs 20 Independence Circle Chico, Ca 95973

Re: Gordon A. & Leslie Beth Danielli 5590 Foland Road Paradise, Ca 95969

In my professional opinion the subject property would sell for approximately \$146,000 (One Hundred Forty Six Thousand Dollars). There are 3 sale comparables attached to this report that sold in the last Ninety days, with in a one mile radius of the subject property and within a 15% gross living area spread. Therefore in my professional opinion fair market value of the subject property is approximately \$146,000 (One Hundred Forty Six Thousand Dollars).

Best regards,

Kimberly High

#### 5590 FOLAND RD PARADISE, CA 95969

# **Property Detail**

Property Information	<u>P</u> ro	perty	Infor	mation
----------------------	-------------	-------	-------	--------

Owner(s)	DANIELLI LESLIE BETH / DANIELLI GORDON A	Parcel No.	054-142-049-000	
		Map Coord		
Property	5590 FOLAND RD PARADISE, CA 95969	Census Tract	0020.00	
B#-711 A		County	BUTTE	
Mailing Addr	5590 FOLAND RD PARADISE CA 95969	Owner Phone		
Legal	5590 FOLAND RD			
Lot #				

#### Characteristics

Use	SFR	Year Built		C= F	
Zoning	A2LTD	Lot Size	23406 6207 0	Sq. Feet	1285
Bedrooms	2	Bathrooms		F (.5392) # of Units	
# Rooms	_		2	Fireplace	
		Quality	FAIR	Heating	
Pool/Spa	N	Air	. <b>N</b>	Style	
Stories		Improvements		Parking	040405.0
Flood	X			Faikilly	GARAGE-0

#### **Property Sale**

Sale Date		\$/Sq. Ft.	\$50.58	2-4 864	242.000
<b>Estimated Sale Price</b>	\$65,000	First Loan		2nd Mtg.	\$10,000
Recorded Doc No.	11750		\$48,500	Prior Sale Amt	
		Loan Type	CNV	Prior Sale Date	
Doc Type	GRANT DEED	Xfer Date	04/02/1997	Prior Doc No	
Seller	FEDERAL NAT'L	Lender	HEAD! ANDONES !!!		
	MTG ASSN (F	month 41	HEADLANDS MTG INC	Prior Doc Type	

#### Tax Information

imp Value	\$39,673	Exemption	HOMEOWNER
Land Value	\$40,915	Tax Year/Area	
Total Value	\$80,588	Tax Value	2008 / 005001
Tax Amt	\$836.56	_	\$73,588.00
<u> </u>	7000.00	Improved	49.23 %

Information compiled from various sources and is deemed reliable but not guaranteed.

# Criteria: Class=RE AND Status=SLD AND Closing Date=08/12/2008-11/12/2008 AND BATH=2 AND BEDS>2 AND SQFT=1092-1478 AND

LIST PRICE: SOLD PRICE: DOM:

HIGH	LOW	AVERAGE	MEDIAN	TOTAL PRICE	LISTING COUNT				
\$195,500	\$99,900	\$153,300	\$164,500	\$459,900	21214G CO0M1				
\$180,000		\$146,166	\$169,500	\$438,500					
290	28	119	38	2130,300	3				

Default MLS Defined Spreadsheet

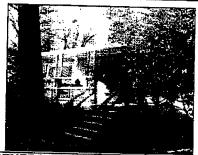
MALL LEEP CO.					The Commence	N 24.00		Annalogy contracts			
200707595 SLI	) 2A	5783 HOMESTEAD PL	1176	0.22				Vear Roll		Sold File	1 - 4
200804665 SLI	) 2A		$\longrightarrow$		2	2	290	1969	\$99,900	\$89,000	PARADISE
	<del></del>	5969 SAWMILL RD	1342		3	2	28	1972	\$164,500	<del>                                     </del>	
200803895 SLE	) <u>  2A</u>	5914 DEL MAR AVE	1387	0.28	3	2	38	1964		\$169,500	Paradise
	•					<u>-</u>	20	1904	\$195,500	\$180,000	PARADISE

#### Disclaimer

This information is deemed reliable, but not guaranteed; this list of properties may represent listings of all the Real Estate Office Participants of the Sierra North Valley MLS and not just the Agent/Office which has provided this list.

Ficke

#### **CLIENT FULL DETAIL**



MLS# 200707595 Status SOLD

Ask Price \$99,900

Address 5783 HOMESTEAD PL **NUNNELEY ROAD** 

CrStreet City **PARADISE** State CA

Zip 95969 DOM 291 Sold Price \$89,000 Paradise



600 yds. Virtual Earth*
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#### GENERAL

	***************************************
Bedrooms	2
Baths	2
Garage	Yes
Stories	1 Story
Bonus Room	No
RV Parking	Yes
Fireplace ·	No
Pool	No
AP#	053-230-107
Complex/Subdivision	
County	Butte

Lot/Unit # Year Built 1969 Approx. SQFT 1176 Price per SQFT 84.95 Approx. Lot SQFT Approx. Acres Lot Dimensions **HOA Dues** City/County Zoning

Water Dist. Name

0.22 City PID Personal Property Inc.

Master Bedroom X Living Room X Bedroom #2 X

Family Room Bedroom #3 Dining Room X Bedroom #4 Kitchen X

Office/Den Virtual Tour

Virtual Tour

Days On Market 290

#### **FEATURES**

SEWER	Sewer
WATER	Private Assoc./Dist.
HEATING	Gas
COOLING	Forced Air
GAS & ELECTRIC	Natural Gas
SPECIAL FEATURES	Separate Master
& AMEN.	Ceiling Fan(s), Cable

#### KITCHEN

**LAUNDRY** 

SIDING

**ROOFING** 

Dishwasher, Eating Bar, **Pantry** Inside FOUNDATION Perimeter Other Metal

Gas Range/Oven, Disposal, GARAGE **RV PARKING** DETACHED **STRUCTURES EXTERIOR AMENITIES** YARD

Detached-1 Over 30 ft. Shed

> Fenced Part, Mature Trees, Drip System

Covered Deck/Patio

#### REMARKS

Very nice manufactured home on level lot at end of cul-de-sac. Private setting surrounded on three sides by lush English laure! & mature shrubbery on automatic drip. Light kitchen with breakfast bar opens to formal dining area with built-in china cabinets & chandelier. Big living room has large windows & opens to spacious front deck. RV parking on 3 sides. Detached garage with shop area & lots of shelving & storage shed. Square footage not verified.



KIMBERLY HIGBY Kimberly Higby Offc (530) 893-4663 315 WALL STREET **CHICO CA 95928** chicorem@gmail.com www.chicorealestatemanagement.com







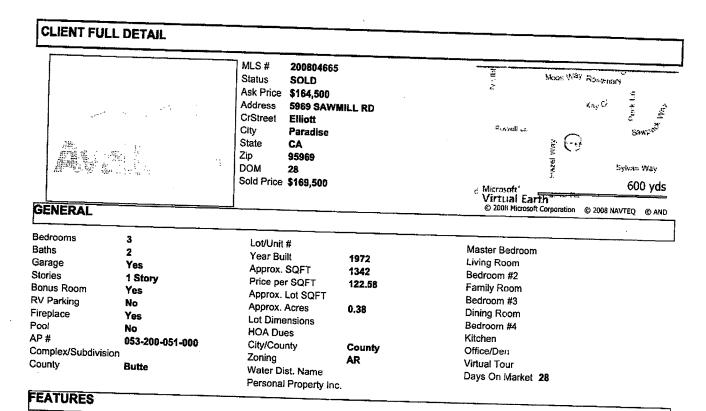








This information is deemed reliable, but not guaranteed; this list of properties may represent listings of all the Real Estate Office Participants of the Sierra North Valley MLS and not just the Agent/Office which has provided this list.



#### REMARKS

would make nice rental or first time home buyer



KIMBERLY HIGBY
Kimberly Higby
Offic (530) 893-4663
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# ti

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#### **CLIENT FULL DETAIL**



MLS# 200803895 Status SOLD Ask Price \$195,500

Address 5914 DEL MAR AVE

CrStreet **Elliott Road** City **PARADISE** State CA

Zip

DOM 38 Sold Price \$180,000

95969

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Virtual Earth"
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#### GENERAL

Bedrooms 3 Baths 2 Garage Yes Stories 1 Story Bonus Room No **RV** Parking Yes Fireplace Yes Pool No AP# 053-190-061 Complex/Subdivision

Lot/Unit # Year Built 1964 Approx. SQFT Price per SQFT Approx. Lot SQFT Approx. Acres Lot Dimensions **HOA Dues** City/County City Zoning

Water Dist. Name

Personal Property Inc.

1387 Bedroom #2 140.95 Family Room Bedroom #3 0.28 Dining Room 134' x 92' Bedroom #4 Kitchen Office/Den Virtual Tour PID Days On Market 38

#### **FEATURES**

SEWER WATER **HEATING** 

County

Septic Private Assoc./Dist. Forced Air, Gas, Wood

Stove Forced Air

COOLING **GAS & ELECTRIC FIREPLACE** insert

SPECIAL FEATURES & AMEN.

Natural Gas, Electric

Separate Master, Ceiling Fan(s)

KITCHEN Elec. Range/Oven, Dishwashe

**FOUNDATION Perimeter** SIDING Wood ROOFING **Composition Shingle**  GARAGE LOT FEATURES **RV PARKING** DETACHED

Master Bedroom

Living Room

Level, Paved Street Up to 30 ft. Shed **STRUCTURES** 

EXTERIOR AMENITIES Covered Deck/Patio YARD Fenced Full

Attached-2

#### REMARKS

#2085 A lovely 3 BR / 2 BATH home that is in a very desirable neighborhood. Great floor plan with a large Master Bedroom and Bath. This home needs a little TLC. This home is a perfect opportunity and well worth the effort due to the surrounding neighborhood. The woodstove heats the whole home very comfortably. A newer Heat/Air unit installed 8/04, newer fireplace insert in 2003 and new Dishwasher in 2007. All information taken from Sellers, County Records & FastWeb. Buyers to verify to their satisfaction



KIMBERLY HIGBY Kimberly Higby Offc (530) 893-4663 315 WALL STREET **CHICO CA 95928** chicorem@gmail.com www.chicorealestatemanagement.com











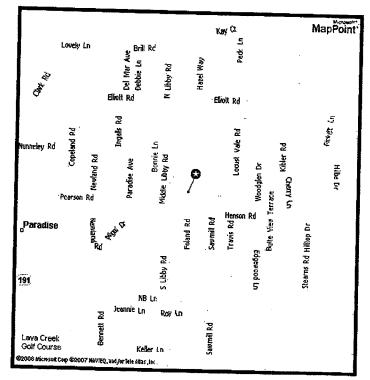




This information is deemed reliable, but not guaranteed; this list of properties may represent listings of all the Real Estate Office Participants of the Sierra North Valley MLS and not just the Agent/Office which has provided this list.

#### 5590 FOLAND RD PARADISE, CA 95969

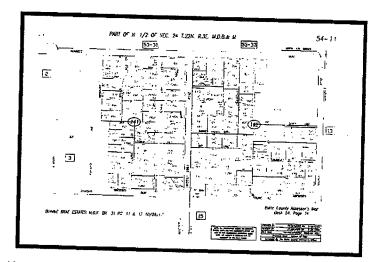
# Street Map



Information compiled from various sources and is deemed reliable but not guaranteed.

#### 5590 FOLAND RD PARADISE, CA 95969

### Tax Map



Information compiled from various sources and is deemed reliable but not guaranteed.



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1 Recurr between 30 and 60 days with less than 2,000 miles. Not available with some other offers. Other restrictions apply. Take delivery by 11/30/09

advertisement

#### 2000 Honda Accord DX Sedan 4D

BLUE BOOK® PRIVATE PARTY VALUE



Condition	Value
Excellent	\$3,900
Good	\$3,475

√ Fair

\$2,925

(Selected)

#### **Vehicle Highlights**

Mileage:

140,000

Engine:

4-Cyl. 2.3 Liter

Transmission: Automatic

Drivetrain:

FWD

#### **Selected Equipment**

#### Standard

Air Conditioning

Tilt Wheel

Cassette

Power Steering

AM/FM Stereo

Dual Front Air Bags

#### Blue Book Private Party Value.

Private Party Value is what a buyer can expect to pay when buying a used car from a private party. The Private Party Value assumes the vehicle is sold "As Is" and carries no warranty (other than the continuing factory warranty). The final sale price may vary depending on the vehicle's actual condition and local market conditions. This value may also be used to derive Fair Market Value for insurance and vehicle donation purposes. **Vehicle Condition Ratings** 

## Excellent

\$3,900

- Looks new, is in excellent mechanical condition and needs no reconditioning.
- Never had any paint or body work and is free of rust.
- Clean title history and will pass a smog and safety inspection.
- Engine compartment is clean, with no fluid leaks and is free of any wear or visible defects.
- · Complete and verifiable service records.

Less than 5% of all used vehicles fall into this category.

#### Good

CELLIC

\$3,475

- · Free of any major defects.
- Clean title history, the paints, body, and interior have only minor (if any) blemishes, and there are no major mechanical problems.

- · Little or no rust on this vehicle.
- · Tires match and have substantial tread wear left.
- . A "good" vehicle will need some reconditioning to be sold at retail.

Most consumer owned vehicles fall into this category.

#### ✓ Fair (Selected)

CCO

\$2,925

- Some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition.
- Ćlean title history, the paint, body and/or interior need work performed by a professional.
- Tires may need to be replaced.
- There may be some repairable rust damage.

#### Poor

2...5

N/A

- Severe mechanical and/or cosmetic defects and is in poor running condition.
- May have problems that cannot be readily fixed such as a damaged frame or a rusted-through body.
- Branded title (salvage, flood, etc.) or unsubstantiated mileage.

Kelley Blue Book does not attempt to report a value on a "poor" vehicle because the value of these vehicles varies greatly. A vehicle in poor condition may require an independent appraisal to determine its value.

* California 10/22/2009

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You just might find a deal that's too good to pass up.

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